

# ACA IMPLEMENTATION NEWS

UPDATING YOU ON PROGRESS AND AVAILABLE RESOURCES RELATED TO THE  
AFFORDABLE CARE ACT

## Table of Contents

<b>In This Issue.....</b>	<b>1</b>
<b>News of Note .....</b>	<b>2</b>
System Maintenance.....	2
Finalizing Enrollment.....	2
Enrollment Updated.....	3
Terminating Coverage.....	4
Authorization Numbers.....	4
Updating Income.....	5
Same-Sex Marriages.....	5
In-Person Help.....	5
5% Income Disregard Changes.....	5
<b>Resources and Reminders.....</b>	<b>6</b>

## In This Issue!

In this issue of *ACA Implementation News*, we provide information on upcoming system maintenance, enrollment data update and guidance on various issues related to enrollment.

As a reminder, please send us your ACA implementation questions/suggestions so we can provide timely and relevant information to you. Questions, comments and suggestions should be sent to **[ACAImplementation@hcpf.state.co.us](mailto:ACAImplementation@hcpf.state.co.us)** for inclusion in upcoming issues of *ACA Implementation News*.

**To sign up for *ACA Implementation News* or the Department's ACA Communication Updates, click [here](#).**

You can also find us on [Facebook](#), [Twitter @COGovHealth](#) and [YouTube](#).



**COLORADO**

Department of Health Care  
Policy & Financing

[Colorado.gov/hcpf](http://Colorado.gov/hcpf)

## News of Note

### **PEAK, CBMS & Connect for Health CO Applications Unavailable Friday Night**

Maintenance will occur **Friday, December 19 from 9:00 pm – 11:00 pm** on CBMS and Colorado.gov/PEAK. This means applicants will be unable to submit applications or report changes via Colorado.gov/PEAK and ConnectforHealthCO.com. Applications submitted via CBMS will not receive a real time eligibility determination during the maintenance. Consumers who previously received an eligibility determination are able to shop and purchase plans through ConnectforHealthCO.com during the maintenance.

### **Need Help Finalizing Enrollment for January 2015?**

If you started the process before the December 15 deadline, but were not able to finish enrolling, Connect for Health Colorado will work with you to complete your application for January coverage. A certified Connect for Health Colorado broker, agent, health coverage guide or Customer Service Center also can help you. For more information go to [ConnectforHealthCO.com](http://ConnectforHealthCO.com)

If you have encountered difficulties completing your application for financial assistance, here are a few things you can do:

It is important if you experience difficulty while finishing the financial application, do not start over or fill out multiple applications because this can delay your enrollment.

**Please contact the Connect for Health Colorado Customer Service Center at 855-PLANS-4-You (855-752-6749) and a trained representative will help.** You will need this information:

- a) Your full name (as you entered it on your application)
- b) Your phone number
- c) Your email address
- d) If you have one, your Connect for Health Colorado account number
- e) Information about what happened: Did you encounter a screen error when enrolling? If yes, what was the error (was there an error # or wording?). Please describe what screen you were on, or what step you were trying to take; such as: stating income, describing citizenship, listing assets, etc.

**Rest assured if you began your application by December 15, Connect for Health Colorado will work with you to complete your enrollment and financial assistance application for January coverage.**

## Connect for Health Colorado and Colorado Medicaid Report Enrollment Gains

In the first month of Open Enrollment, 136,315 Coloradans enrolled in healthcare coverage for 2015, either in Medicaid, Child Health Plan *Plus* (CHP+) or in commercial health insurance purchased through the state health insurance Marketplace, according to new data released today by Connect for Health Colorado and the Colorado Department of Health Care Policy and Financing.

Dec. 15 was the deadline for individuals and families to select plans for coverage to begin on Jan. 1. Connect for Health Colorado will continue working with those who started their application by Dec. 15 to help finish it so they can be covered by the New Year. Customers also have to take the last step to ensure their coverage: make the first payment on time.

Those who want their coverage to take effect by Feb. 1, 2015, have until Jan. 15, 2015 to sign up for commercial health insurance through Connect for Health Colorado. Health plans purchased between Jan. 16, 2015 and the close of open enrollment on Feb. 15, 2015, will go into effect March 1.

Coloradans eligible for no- or low-cost coverage through Medicaid and CHP+ have no deadlines and can apply year-round.

The initial four weeks of open enrollment saw a total of 108,077 enrollments in commercial coverage through Connect for Health Colorado (18,893 new lives covered and 89,184 re-enrollments from 2014) and 27,306 in Medicaid and 932 in CHP+. Connect for Health Colorado also enrolled 18,075 individuals in dental plans.

2015 Coverage	Total	Medicaid	CHP+	Connect for Health Colorado (commercial health insurance)
Coloradans Enrolled	136,315	27,306	932	108,077

For additional metrics from Connect for Health Colorado, including county by county breakouts, go to [Connectforhealthco.com/news-events/metrics](http://Connectforhealthco.com/news-events/metrics). For the full press released from Connect for Health Colorado the Department of Health Care Policy and Financing click [here](#).

## How to Terminate Medicaid/CHP+ Coverage

Coloradans whose household members are **only eligible for Medicaid and Child Health Plan Plus (CHP+)** who no longer wish to be enrolled in Medicaid or CHP+ must contact their caseworker to terminate their coverage. This may be an individual at their **local county human services office** or an individual at a **Medical Assistance Site**. An individual can find their caseworker's contact information on the Eligibility Notice of Action letter telling them what they qualify for.

For a **mixed eligibility household**, which includes at least one member of the household who qualifies for Medicaid or CHP+ and at least one member of the household that qualifies for tax credits or cost sharing reductions (ex. children on CHP+ and parents getting tax credits), where someone wishes to be removed from Medicaid or CHP+, please contact the **Connect for Health Colorado service center**.

For more information on who is responsible for an applicant's case see this [Medical Assistance Flowchart](#).

The Medicaid Customer Contact Center is **not** able to terminate Medicaid or CHP+ coverage; an applicant must contact the appropriate entity outlined above.

It is important to remember that if an individual qualifies for Medicaid or CHP+, even if they terminate their coverage or decline it, they are **not eligible** to purchase private health insurance through the Connect for Health Colorado marketplace with tax credits or cost sharing reductions. Federal law prohibits an individual who is eligible for Medicaid or CHP+ to also have a tax credit or cost sharing reduction to purchase insurance through the Connect for Health Colorado marketplace.

## What is an Authorization Number?

An Authorization Number is used by Connect for Health Colorado to let an individual shop for private health insurance on the Connect for Health Colorado Marketplace with financial assistance (tax credits or cost sharing reductions).

One Authorization Number is issued for **each application** that is submitted:

- Applied through ConnectforHealthCO.com **or** applied any other way and qualifies for tax credits or cost sharing reductions, **or** anyone that did not qualify for assistance due to being over income and wants to purchase a qualified health plan
- Applied after November 9, 2014

If an application includes both individuals who have been approved for Medicaid or CHP+ **and** individuals approved for tax credits or costs sharing reductions through Connect for Health Colorado, an Authorization Number will be issued.

If an applicant applied online through Colorado.gov/PEAK and **no one** on the application qualifies for tax credits or cost sharing reductions, **or** if the customer did not qualify for any assistance due to being over income and wants to purchase a qualified health plan, then there will **not** be an Authorization Number issued.

An Authorization Number can be found on the results screen after submitting an application via PEAK or ConnectforHealthCO.com as well as on a client correspondence that tells an applicant their eligibility results.

## Medicaid/CHP+ Clients: How To Update Income

Current Medicaid or Child Health Plan *Plus* (CHP+) clients that need to report a change in income can do so **using their PEAK Account** at [Colorado.gov/PEAK](http://Colorado.gov/PEAK). This is the **fastest and easiest way** for a client to find out if they still qualify for Medicaid or CHP+, or if they can qualify for tax credits or cost sharing reductions through Connect for Health Colorado.

If an individual does not have a PEAK Account, they can create a PEAK Account at **any time**, even if they did not apply online.

If a current Medicaid or CHP+ client reports a change in income **using their PEAK Account**, and that change puts them over income for Medicaid or CHP+, they may be able to find out immediately if they qualify for a tax credit or cost sharing reduction through the Connect for Health Colorado marketplace.

A current Medicaid or CHP+ client can also report a change in their income by visiting or calling their local County Human Services Office or a Medical Assistance Site in their community.

We encourage all current Medicaid and CHP+ clients that need to report a change in their income to do so using their PEAK Account.

If you are a current Connect for Health Colorado customer and need to report a change, you can do so by calling the Connect for Health Colorado service center.

## Same-Sex Marriages and for Medical Assistance

Effective October 7, 2014, Colorado began to recognize same-sex marriage. This change requires Medicaid to treat all married couples the same whether same-sex or opposite sex. For purposes of applying for Medical Assistance, a couple should be entered as married for the Medicaid eligibility determination. Same-sex couples who were married out of state in a state that permits same-sex marriage will be recognized as a married couple in Colorado and for the Medicaid eligibility determination.

The Department is working on developing frequently asked questions and will make them available online in the near future. For additional information, please see the Department's 14-017 Agency Letter.

## Connect for Health Colorado In-Person Assistance

The Connect for Health Colorado marketplace calendar lists in-person events all over the state in the coming weeks and months.

The enrollment events are staffed by Connect for Health Colorado's state-wide network of experts who can help you complete your application in person, at no charge. Connect for Health Colorado's certified Brokers and Health Coverage Guides can help answer your questions and find a health insurance plan that meets your health and financial needs.

If you're looking for 2015 health insurance coverage you have until February 15 to apply and shop for a health plan. Be sure to share these in-person enrollment opportunities with your networks.

## Resources

### Partner Resources Available to Support Enrollment

The Department has published numerous resources for eligibility sites and individuals helping Coloradans through the health coverage application process. The following resources can be found on [Colorado.gov/HCPF/ACAResources](http://Colorado.gov/HCPF/ACAResources) under the Tools and Fact Sheets and Frequently Asked Questions sections:

- [PEAK Application Tips](#) – Tips for completing the online application for health coverage.
- [Where to Go for More Information](#) – Desk guide for where to go for more information regarding the application process, PEAK, trainings, Connect for Health CO and more.
- [Medical Assistance Case Assignment Flowchart](#) Effective November 9, 2014 – Flowchart that explains who owns what type of case following the launch of the shared application and eligibility process on November 9.
- [We Need More Information about You](#) – Guide and next steps for applicants who do not find out immediately what they qualify for.
- [Modified Adjusted Gross Income Based Deductions FAQs](#)
- [Shared Application and Eligibility Process Fact Sheet, October 8, 2014](#)

## Reminders

### Broker Assistance Available

If you are a Certified Connect for Health Colorado broker or agent and need assistance helping your client through the application or enrolling them in coverage, please contact the Broker Support Line, or the Service Center at their general number: 1-855-752-6749.

### Changes Coming in January to 5% Income Disregard

Beginning January 1, 2015, the Department will implement Centers for Medicare and Medicaid Services rule changes to the manner in which the 5% income disregard is applied to individuals applying for Medicaid and CHP+. The 5% income disregard will be applied when countable income exceeds the FPL for MAGI populations under Medicaid or CHP+. For more information on this change taking effect January 1, 2015, please see the FAQs on [Colorado.gov/HCPF/ACAResources](http://Colorado.gov/HCPF/ACAResources) > Fact Sheets & Frequently Asked Questions.

### Consumer Resources Available

The Department has published numerous resources for eligibility sites and individuals helping Coloradans through the health coverage application process. The resources can be found on [Colorado.gov/HCPF/ACAResources](http://Colorado.gov/HCPF/ACAResources) under the Tools section.